What is claimed is:

1. A fabric softener composition comprising:

(a) from 0.01% to 50% by weight of a cationic or non-ionic softening compound;

(b) at least 0.001%, by weight, of a water dispersible cross-linked cationic polymer derived from the polymerization of from 5 to 100 mole percent of a cationic vinyl addition monomer, from 0 to 95 mole percent of acrylamide, and from 5 to 500 ppm of a difunctional vinyl addition monomer cross-linking agent;

(c) from 0 to 5% by weight of a non-confined fragrance oil;

(d) an effective amount of at least one fabric or skin beneficiating ingredient encapsulated within an organic polymer core and having at the exterior of the core a hydroxy functional polymer attached to the core so as to form a shell at least partially about said core; said hydroxy functional polymer not being removed from the core in water;

(e) balance water and optionally one or more adjuvant materials

2. A fabric softening composition in accordance with claim 1 wherein the cationic softening compound is selected from the group consisting of:

(a) Difatty dialkly quaternary ammonium compounds;

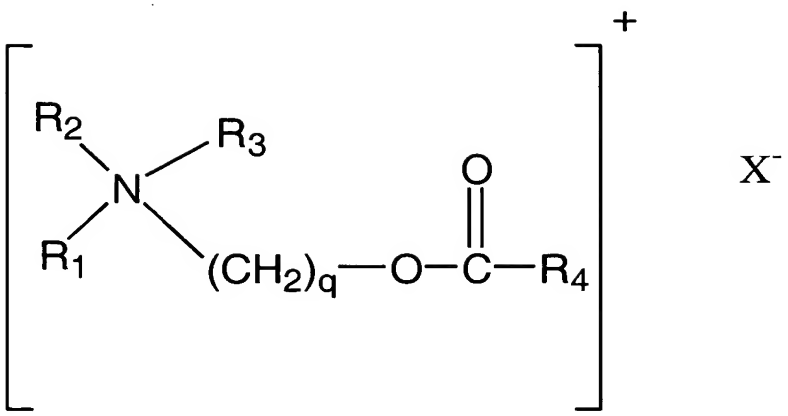
(b) Fatty ester quaternary ammonium compounds

(c) Alkyl imidazolinium compounds

(d) Fatty amide quaternary ammonium compounds

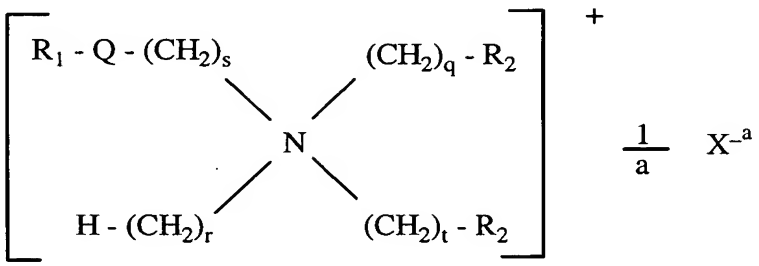
3. A fabric softening composition in accordance with claim 1 wherein the non-ionic softening compound is selected from the group consisting of fatty amidoamine

4. A fabric softening composition in accordance with claim 2 wherein said fatty ester quaternary ammonium compound is a biodegradable fatty ester quaternary ammonium compound having the formula:



wherein R4 represents an aliphatic hydrocarbon group having from 8 to 22 carbon atoms, R_2 and R_3 represent $(CH_2)_s$-R_5 where R_5 represents an alkoxy carbonyl group containing from 8 to 22 carbon atoms, benzyl, phenyl, (C1-C4) – alkyl substituted phenyl, OH or H; R1 represents $(CH_2)_t$ R_6 where R_6 represents benzyl, phenyl, (C1-C4) – alkyl substituted phenyl, OH or H; q, s, and t, each independently, represent an integer from 1 to 3; and X^- is a softener compatible anion.

5. A fatty softening composition in accordance with claim 2 having a biodegradable fatty ester quaternary ammonium compound derived from the reaction of an alkanol amine and a fatty acid derivative followed by quaternization, said fatty ester quaternary ammonium compound being represented by the formula :

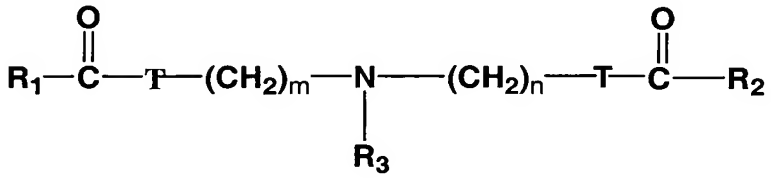


wherein Q represents a carboxyl group having the structure –OCO- or -COO-; R1 represents an aliphatic hydrocarbon group having from 8 to 22 carbon

atoms; R2 represents -Q-R1 or –OH; q, r, s and t, each independently represent a number of from 1 to 3; and X^{-a} is an anion of valence a; and wherein said fatty ester quaternary ammonium compound is comprised of a distribution of monoester, diester and triester compounds, the monoesterquat compound being formed when each R_2 is –OH; the diesterquat compound being formed when one R_2 is –OH and the other R_2 is -Q-R1; and the triesterquat compound being formed when each R_2 is -Q-R1; and wherein the normalized percentage of monoesterquat compound in said fatty ester quaternary ammonium compound is from 28% to 39%; the normalized percentage of diesterquat compound is from 52% to 62% and the normalized percentage of triesterquat compound is from 7% to 14%; all percentages being by weight.

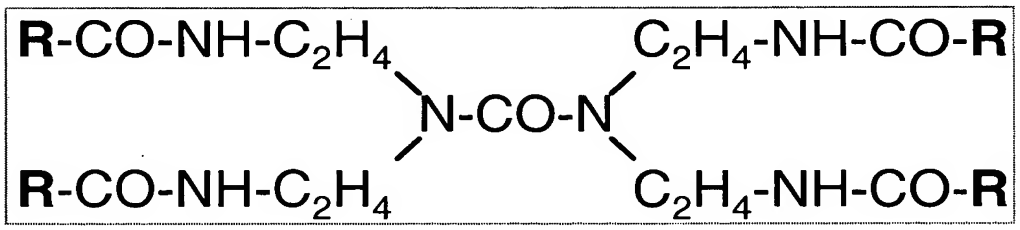
6. A fabric softening composition in accordance with claim 3 wherein said fatty amidoamine has the formula (I or II):

Formula I



wherein R_1 and R_2, independently, represent C_{12} to C_{30} aliphatic hydrocarbon groups, R_3 represents $(CH_2CH_2O)_pH$, CH_3 or H; T represents NH; n is an integer from 1 to 5; m is an integer from 1 to 5 and p is an integer from 1 to 10.

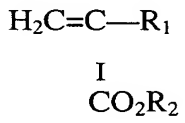
Formula II (Alkyl Carbamidoethyl Urea; R is a C_{12} to C_{22} Alkyl Group)



8. A fabric softening composition in accordance with claim 1 wherein said cross-linked cationic polymer is a cross-linked copolymer of a quaternary ammonium acrylate or methacrylate in combination with an acrylamide co-monomer.

9. A fabric softening composition in accordance with claim 1 wherein said organic polymer in (d) is a polymer of a vinyl monomer or urea-formaldehyde or melamine-formaldehyde.

10. A fabric softening composition in accordance with claim 9 wherein is the organic polymer is a polymer of one or more monomers which are acrylic and/or alkyl acrylic esters of formula



where R.sub.1 is hydrogen or alkyl (including branched alkyl) of 1 to 6 carbon atoms, preferably 1 to 3 carbon atoms and R.sub.2 is branched or branched alkyl of 1 to 8 carbon atoms.

11. A product according to claim 1 wherein said hydroxy functional polymer in (d) is cellulose or chemically modified cellulose.

12. A product according to claim 3 wherein R.sub.1 is hydrogen or methyl, R.sub.2 is alkyl (including branched alkyl) of 3 or 4 carbon atoms and said hydroxy functional polymer is polyvinyl alcohol which is at least 88% hydrolyzed from polyvinyl acetate.

13. The composition of claim 1 wherein the fabric or skin beneficiating ingredient is selected from the group consisting of perfumes or fragrance oils, anti-bacterial agents, vitamins, skin conditioners, UV absorbers and enzymes.

14. The composition of claim 13 wherein the fabric or skin beneficiating ingredient is a perfume or fragrance oil.

15. The composition of claim 13 wherein the perfume or skin beneficiating ingredient is mixed with a polymer or non-polymeric carrier material or surfactant or solvent or mixtures thereof.

16. A fabric softening composition in accordance with claim 1 which is in the form of a liquid, powder or gel.

17. A fabric softening composition in accordance with claim 1 which is in the form of a fabric softener sheet.

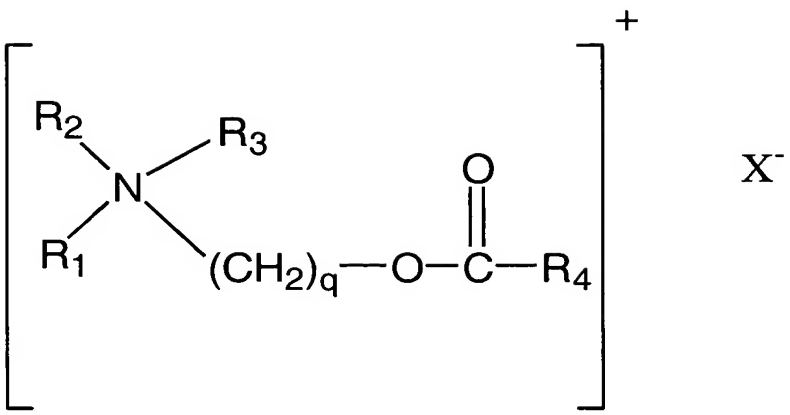
18. A fabric softening composition in accordance with claim 1 which further contains at least 0.001% of a chelating compound capable of chelating metal ions and selected from the group consisting of amino carboxylic acid compounds, organo aminophosphonic acid compounds and mixtures therof.

19. A method of imparting softness to fabrics comprising contacting said fabrics with an effective amount of the fabric softening composition of claim 1.

20. The method of claim 19 wherein said fabrics are contacted during the rinse cycle of a laundry washing machine or hand wash laundry treatment. The fabrics can be contacted also by a method of direct spraying or padding onto fabrics.

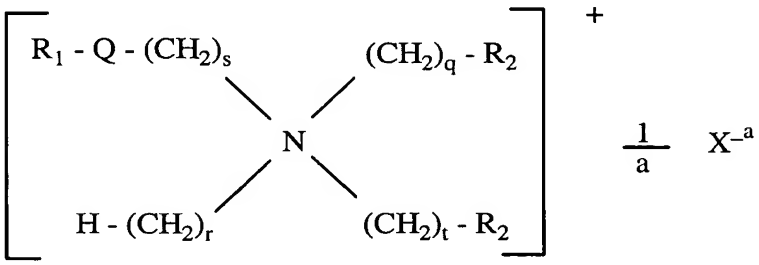
21. A method in accordance with claim 19 wherein said fabric softening compound is a fatty ester quaternary ammonium compound.

22. A method in accordance with claim 21 wherein said fatty ester quaternary ammonium compound has the formula



wherein R4 represents an aliphatic hydrocarbon group having from 8 to 22 carbon atoms, R_2 and R_3 represent $(CH_2)_s$-R_5 where R_5 represents an alkoxy carbonyl group containing from 8 to 22 carbon atoms, benzyl, phenyl, (C1-C4) – alkyl substituted phenyl, OH or H; R1 represents $(CH_2)_t$ R_6 where R_6 represents benzyl, phenyl, (C1-C4) – alkyl substituted phenyl, OH or H; q, s, and t, each independently, represent an integer from 1 to 3; and X^- is a softener compatible anion.

23. A method in accordance with claim 21 wherein the fatty ester quaternary ammonium compound is derived from the reaction of an alkanol amine and a fatty acid derivative followed by quaternization, said fatty ester quaternary ammonium compound being represented by the formula :



wherein Q represents a carboxyl group having the structure –OCO- or -COO-; R1 represents an aliphatic hydrocarbon group having from 8 to 22 carbon

atoms; R2 represents -Q-R1 or –OH; q, r, s and t, each independently represent a number of from 1 to 3; and X^{-a} is an anion of valence a; and wherein said fatty ester quaternary ammonium compound is comprised of a distribution of monoester, diester and triester compounds, the monoesterquat compound being formed when each R_2 is –OH; the diesterquat compound being formed when one R_2 is –OH and the other R_2 is -Q-R1; and the triesterquat compound being formed when each R_2 is -Q-R1; and wherein the normalized percentage of monoesterquat compound in said fatty ester quaternary ammonium compound is from 28% to 39%; the normalized percentage of diesterquat compound is from 52% to 62% and the normalized percentage of triesterquat compound is from 7% to 14%; all percentages being by weight.

24. A method in accordance with claim 20 wherein said fabric or skin beneficiating ingredient is a perfume or fragrance oil.